

Information to identify the case:

| | | | |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1 | <u>Donna Bello</u> | Social Security number or ITIN | xxx-xx-4467 |
| | First Name Middle Name Last Name | EIN | -- |
| Debtor 2 | | Social Security number or ITIN | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | -- |
| United States Bankruptcy Court District of New Jersey | | | |
| Case number: | 17-20067-MBK | | |

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Donna Bello

7/1/24

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Donna Bello
Debtor

Case No. 17-20067-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Jul 01, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 23

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 03, 2024:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Donna Bello, 17 Remsen St, Trenton, NJ 08610-6434 |
| 516828988 | + American Trading Co. assignee of Capital, c/o Lenox, Socey, Formidoni, Giordano,, 136 Franklin Corner Rd., 2nd Floor, Lawrence Township, NJ 08648-2586 |
| 516828989 | + American Trading Company, 12 Headley Pl, Levittown, PA 19054-1401 |

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|---|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 01 2024 21:12:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jul 01 2024 21:12:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | + Email/Text: RASEBN@raslg.com | Jul 01 2024 21:10:00 | U.S. BANK NATIONAL ASSOCIATION, RAS Crane, LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461 |
| 516828990 | + EDI: CAPITALONE.COM | Jul 02 2024 00:46:00 | Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 516828991 | + Email/Text: ebnotifications@creditacceptance.com | Jul 01 2024 21:10:00 | Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331 |
| 520131558 | + Email/Text: mtgbk@shellpointmtg.com | Jul 01 2024 21:11:00 | MCLP Asset Company, Inc., NewRez LLC d/b/a, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603, MCLP Asset Company, Inc. 29603-0826 |
| 520131557 | + Email/Text: mtgbk@shellpointmtg.com | Jul 01 2024 21:11:00 | MCLP Asset Company, Inc., NewRez LLC d/b/a, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 517104173 | EDI: PRA.COM | Jul 02 2024 00:46:00 | Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541 |
| 516828992 | + Email/Text: Triage_Bankruptcy_Notices@progressive.com | Jul 01 2024 21:11:00 | Progressive, PO Box 31260, Tampa, FL 33631-3260 |
| 516828993 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jul 01 2024 21:11:00 | Specialized Loan Servicing, 8742 Lucent Blvd Suite 300, Highlands Ranch, CO 80129-2386 |
| 517220811 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jul 01 2024 21:11:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 517220812 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jul 01 2024 21:11:00 | Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |

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|-----------|---|----------------------|--|
| 516828994 | + Email/Text: dnj@pbslaw.org | Jul 01 2024 21:11:00 | Specialized Loan Servicing, LLC, c/o Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318 |
| 516840534 | + EDI: AIS.COM | Jul 02 2024 00:46:00 | Spot Loan, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 516828995 | + EDI: SYNC | Jul 02 2024 00:46:00 | Synch/Lord & Taylor, Po Box 965064, Orlando, FL 32896-5064 |
| 516875491 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Jul 01 2024 21:11:00 | THE BNYM TRUST Company N.A. Trustee (See410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |
| 516828996 | + Email/Text: mpieslak@waterfallrevenuegroup.com | Jul 01 2024 21:11:00 | Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717 |
| 517407826 | + Email/Text: mtgbk@shellpointmtg.com | Jul 01 2024 21:11:00 | U.S. Bank National Association, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, U.S. Bank National Association, Shellpoint Mortgage Servicing 29603-0826 |
| 517407825 | Email/Text: mtgbk@shellpointmtg.com | Jul 01 2024 21:11:00 | U.S. Bank National Association, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826 |
| 516944902 | + EDI: AIS.COM | Jul 02 2024 00:46:00 | Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 03, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2024 at the address(es) listed below:

| Name | Email Address |
|--------------------------|---|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Aleisha Candace Jennings | on behalf of Creditor MCLP Asset Company Inc. ajennings@hillwallack.com |

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Aleisha Candace Jennings

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee of NRZ Inventory Trust,
ajennings@hillwallack.com

Candyce Ilene Smith-Sklar

on behalf of Debtor Donna Bello njpalaw@gmail.com r56958@notify.bestcase.com

Denise E. Carlon

on behalf of Creditor The Bank of New York Mellon Trust Company National Association fka The Bank of New York Trust
Company, N.A. as successor to JPMorgan Chase Bank, as Trustee for Residential Asset Securities Corporatio
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Harold N. Kaplan

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION hkaplan@rasnj.com kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor U.S. Bank Association not in its individual capacity but solely as Trustee for the CIM TRUST 2018-NR1
Mortgage-Backed Notes, Series 2018-NR1 hkaplan@rasnj.com, kimwilson@raslg.com

Harold N. Kaplan

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee of NRZ Inventory Trust,
hkaplan@rasnj.com, kimwilson@raslg.com

Sindi Mncina

on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION smncina@raslg.com

Sindi Mncina

on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as Trustee of NRZ Inventory Trust,
smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12